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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your	full name		
Write	the name that is on	Vincent	
pictu	re identification (for	First name	First name
		Middle name	Middle name
Bring	your picture	Guy	
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
your num Indiv	Social Security ber or federal ridual Taxpayer tification number	xxx-xx-8007	
	Your Write your pictu exam licen: Bring ident meet All o used Inclu maid Only your num Indiv	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Guy Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number

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Debtor 1 Vincent Guy

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)
		EINs	EINs
5.	Where you live	2080 Hassel Road Apt. 301	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this	Check one: Over the last 180 days before filing this petition, I
		petition, I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case 16-02985 Desc Main Document Page 3 of 61 Case number (if known) Debtor 1 Vincent Guy Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. When District Case number When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District Case number, if known

When Debtor Relationship to you When Case number, if known District

11. Do you rent your residence?

Go to line 12. ☐ No.

Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Case number (if known) Debtor 1 Vincent Guy Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time ☐ No. Go to Part 4. business? Name and location of business Yes. A sole proprietorship is a business you operate as Vincent Guy an individual, and is not a Name of business, if any separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a Number, Street, City, State & ZIP Code separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or Where is the property? livestock that must be fed, or a building that needs urgent repairs? Number, Street, City, State & Zip Code

Debtor 1 Vincent Guy

Debtor 1 Vincent Guy

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Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ΛΙ	bout	Dal	hŧ	٥r	1	
\sim	oout	De	UL	OI.		

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

making rational decisions about finances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit	t
counseling because of:	

I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-02985 Doc 1 Filed 01/31/16 Entered 01/31/16 22:23:13 Desc Main Document Page 6 of 61

Case number (if known) Debtor 1 Vincent Guy Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ■ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50.000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million ☐ More than \$50 billion 20. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million to be? **\$100,001 - \$500,000** □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500,001 - \$1 million ☐ More than \$50 billion □ \$100,000,001 - \$500 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Vincent Guy Signature of Debtor 2 Vincent Guy Signature of Debtor 1 Executed on Executed on January 18, 2016 MM / DD / YYYY MM / DD / YYYY

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		Document	raye / 0101	
Debtor 1	Vincent Guy		Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gregory K. Stern	Date	January 18, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Gregory K. Stern		
Printed name		
Gregory K. Stern, P.C.		
Firm name 53 West Jackson Boulevard		
Suite 1442		
Chicago, IL 60604		
Number, Street, City, State & ZIP Code		
Contact phone (312) 427-1558	Email address	
6183380		
Bar number & State		

		DUCUITO	IIL I auc o oi oi	
Fill in this infor	mation to identify your	case:		
Debtor 1	Vincent Guy			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	36,772.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	36,772.00
Par	t 2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	44,375.08
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	1,830,057.21
	Your total liabilities	\$	1,874,432.29
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,600.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,597.18
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	schedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a persona	al, family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	s box and	submit this form to

Official Form 106Sum

the court with your other schedules.

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		Docum	ent	Page 9 of 61		
Debtor 1	Vincent Guy		_	Case number (if known)		
					ſ	

From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total c	laim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-02985 Doc 1 Filed 01/31/16 Entered 01/31/16 22:23:13 Desc Main Document Page 10 of 61 Fill in this information to identify your case and this filing: Debtor 1 Vincent Guy Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put RMW/ Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: X6 Model: Creditors Who Have Claims Secured by Property. Debtor 1 only 2009 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 90000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$21,058.00 ☐ Check if this is community property (see instructions)

\$21,058.00 Do not deduct secured claims or exemptions. Put Chevrolet 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Cruze Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2004 Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another May have interest in 2014 \$13,487.00 \$13,487.00 Chevrolet Cruze owned by Sylvia ☐ Check if this is community property (see instructions) Hollingsworth, Debtor's grandmother, and is located at 3550 South Rhodes, Chicago, Illinois)

Official Form 106A/B Schedule A/B: Property page 1

	Case 16-	-02985	Doc 1	Filed 01/31/16 Document	Entered 01/31/16 22 Page 11 of 61	2:23:13	Desc Main
Debtor 1	1 Vincent Guy	,		Document	Case numb	oer (if known)	
					cles, other vehicles, and accessonowmobiles, motorcycle accesso		
■ No							
☐ Yes	S						
					om Part 2, including any entrie		\$34,545.00
Part 3:	Describe Your Person	onal and Ho	usehold Items				
Do you	own or have any	legal or eq	uitable inter	est in any of the follov	ring items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ehold goods and nples: Major applia			nina, kitchenware			
□ No)						
■ Ye	es. Describe		esser,Bedd ersonal Pro		es, Cookware, Kitchenware 8		\$200.00
	nples: Televisions a including ce	Il phones, o	ameras, med	lia players, games	Games, Cellphone, TV	ners; music	collections; electronic devices \$625.00
Exan	other collect		paintings, pri orabilia, colled		oks, pictures, or other art objects	; stamp, coir	n, or baseball card collections;
			_				
Exan	musical inst	ographic, e		other hobby equipment;	bicycles, pool tables, golf clubs,	skis; canoes	and kayaks; carpentry tools;
■ No	o es. Describe						
■ No	amples: Pistols, rifle	es, shotgun	s, ammunitio	n, and related equipmer	ıt		
11. Clot	hes	clothes, furs	, leather coat	s, designer wear, shoes	, accessories		
□ No)	.,		. 3	•		
■ Ye	es. Describe	Necess	ary Wearing	g Apparel			\$300.00
□ No	amples: Everyday je D	ewelry, cost	tume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, wate	ches, gems,	gold, silver
V.	es Describe						

Official Form 106A/B Schedule A/B: Property page 2

Wedding Rings

\$1,000.00

Debto	1 Vincent Guy		Document	Page 1	L2 of 61 Case number (if known)	
13 N o	n-farm animals					
	<i>kamples:</i> Dogs, cats, bird	s, horses				
	•					
П,	es. Describe					
		ousehold items you di	d not already list, i	ncluding a	ny health aids you did not list	
		ation				
Ы	es. Give specific inform	auon				
15 A	dd tho dollar valuo of a	Il of your ontrine from	Part 3 including a	ny ontrine	for pages you have attached	
	or Part 3. Write that nun					\$2,125.00
Part 4:	Describe Your Financial	\ssets				
Do yo	u own or have any lega	or equitable interest	in any of the follow	ving?		Current value of the
						<pre>portion you own? Do not deduct secured</pre>
						claims or exemptions.
16. C a						
<i>E</i> :		in your wallet, in your	home, in a safe dep	osit box, ar	nd on hand when you file your petiti	on
_	√es					
					Cash	\$102.00
	posits of money					
E	,	gs, or other financial ac ou have multiple accou	·		shares in credit unions, brokerage teach	houses, and other similar
	•	ra navo manipio accou	no war are came ar	otitution, no	. odom	
— `	/es		Institution i	name:		
					Bank, NA - checking account	
	1	7.1.	no.xxx330	01 & savin	gs account no. xxx8301	\$0.00
	onds, mutual funds, or p camples: Bond funds, inv			nev market	accounts	
		Surient accounts with	brokerage iiiiis, iiio	ncy market	accounts	
	/es	Institution or issue	er name:			
10 N c	n-nublicly traded stock	and interests in inco	rnorated and uninc	ornorated	businesses, including an interes	st in an LLC nartnershin
ar	nd joint venture		poratea ana annie	or por accu	buomeooco, moraamy an mere	or in an EEO, partiferomp,
•	es. Give specific inform	ation about them Name of entity:			% of ownership:	
		Safe Fleet Solution	s LLC - sole mem	ber	100% %	\$0.00
	vernment and corporat					
	egotiable instruments incl on-negotiable instruments	•		•	•	
	· ·	,		-, - 5 5	5 · · · · · · · · · · · · · · · · · · ·	
	es. Give specific information	ation about them				
		Issuer name:				
21. Re	tirement or pension acc	counts				
_	•	ERISA, Keogh, 401(k)	, 403(b), thrift saving	gs accounts	s, or other pension or profit-sharing	plans
	•	uparatoly				
	es. List each account se' 7	parately. Type of account:	Institution i	name:		

Official Form 106A/B Schedule A/B: Property page 3

Document Page 13 of 61 Case number (if known) Debtor 1 Vincent Guy 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: American Family Insurance - term life Ex Wife & Parents \$0.00 insurance 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

Case 16-02985

Doc 1

Filed 01/31/16

Entered 01/31/16 22:23:13

Desc Main

		Case 16-02985	Doc 1	Filed 01/31/16 Document	Entered 02 Page 14 of	1/31/16 22:23:13 61_	Desc Main
Debto	or 1	Vincent Guy				Case number (if known)	
	Yes.	Give specific information					
<i>E</i>	Examp No	against third parties, who les: Accidents, employmen Describe each claim				and for payment	
	No	contingent and unliquidate Describe each claim	ed claims of	every nature, includir	ng counterclaims	of the debtor and rights t	o set off claims
	No	ancial assets you did not Give specific information	already list				
		he dollar value of all of yo art 4. Write that number he					\$102.00
Part 5	Des	scribe Any Business-Related I	Property You C	Own or Have an Interest I	n. List any real estate	e in Part 1.	
_	-	own or have any legal or equita	able interest in	any business-related pro	operty?		
_		to Part 6.					
Ц,	Yes. G	So to line 38.					
Part 6		scribe Any Farm- and Comme ou own or have an interest in far			or Have an Interest	ln.	
I	No.	own or have any legal or Go to Part 7. . Go to line 47.	equitable in	terest in any farm- or	commercial fishir	ng-related property?	
Part 7	' :	Describe All Property You C	Own or Have ar	n Interest in That You Did	Not List Above		
Ε		have other property of an					
		Give specific information					
54.	Add t	he dollar value of all of yo	our entries fr	om Part 7. Write that ı	number here		\$0.00
Part 8	3:	List the Totals of Each Part o	f this Form				
55.	Part 1	: Total real estate, line 2					\$0.00
56.	Part 2	2: Total vehicles, line 5			\$34,545.00		
57.	Part 3	3: Total personal and hous	sehold items	, line 15	\$2,125.00		
58.	Part 4	l: Total financial assets, li	ne 36	_	\$102.00		
59.	Part 5	5: Total business-related p	property, line	45	\$0.00		
60.	Part 6	6: Total farm- and fishing-	related prope	erty, line 52	\$0.00		
61.	Part 7	7: Total other property not	listed, line 5	54 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 througl	n 61	\$36,772.00	Copy personal property to	otal \$36,772.00
63.	Total	of all property on Schedu	ıle A/B. Add li	ine 55 + line 62			\$36,772.00

Official Form 106A/B Schedule A/B: Property page 5

		Docume	IIL I AUC IS OI OI	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Vincent Guy			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				
,				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Specific laws that allow exemption Check only one box for each exemption.
2009 BMW X6 90000 miles Line from <i>Schedule A/B</i> : 3.1	\$21,058.00	\$2,400.00 735 ILCS 5/12-1001(c) 100% of fair market value, up to any applicable statutory limit
Bed, Dresser,Bedding, Linens, Appliances, Cookware, Kitchenware & Misc. Personal Property Line from <i>Schedule A/B</i> : 6.1	\$200.00	\$200.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
Laptop, Computer, Play Station 4, Video Games, Cellphone, TV Line from <i>Schedule A/B</i> : 7.1	\$625.00	\$625.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
Necessary Wearing Apparel Line from <i>Schedule A/B</i> : 11.1	\$300.00	\$300.00 735 ILCS 5/12-1001(a) 100% of fair market value, up to any applicable statutory limit
Wedding Rings Line from <i>Schedule A/B</i> : 12.1	\$1,000.00	\$1,000.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit

Case 16-02985 Filed 01/31/16 Entered 01/31/16 22:23:13 Desc Main Document Page 16 of 61 Debtor 1 Vincent Guy Case number (if known) 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Doc 1

Yes

	Document Pa	ae 17 of 61		_	
Fill in this information to identify	your case:				
Debtor 1 Vincent Guy					
First Name	Middle Name Last	Name			
Debtor 2					
(Spouse if, filing) First Name	Middle Name Last	√ame			
United States Bankruptcy Court for t	he: NORTHERN DISTRICT OF ILLINOIS	;			
Case number					
(if known)				☐ Check	if this is an
				_	ed filing
Official Form 106D					
Schedule D: Credito	rs Who Have Claims Sec	ured by Pro	operty		12/15
needed, copy the Additional Page, fill it o	e. If two married people are filing together, both out, number the entries, and attach it to this forr				
known).					
Do any creditors have claims secured					
☐ No. Check this box and subm	it this form to the court with your other sche	dules. You have not	hing else to	report on this form.	
Yes. Fill in all of the information	on below.				
Part 1: List All Secured Claims					
2. List all secured claims. If a creditor ha	is more than one secured claim, list the creditor sep	parately for Column A		Column B	Column C
	a particular claim, list the other creditors in Part 2.			Value of collateral	Unsecured
as possible, list the claims in alphabetical	order according to the creditor's name.	Do not ded value of co		that supports this claim	portion If any
2.1 Ally Financial	Describe the property that secures the clai	n: \$21,3	346.54	\$13,487.00	\$7,859.54
Creditor's Name	2004 Chevrolet Cruze				
	May have interest in 2014 Chevrole				
	Cruze owned by Sylvia Hollingswor Debtor's grandmother, and is located				
	at 3550 South Rhodes, Chicago,	,u			
	Illinois)				
PO Box 380903	As of the date you file, the claim is: Check a	that			
Bloomington, MN 55438	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as mortgage)	je or secured			
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's	lien)			
At least one of the debtors and anothe					
☐ Check if this claim relates to a community debt	Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account number	5886	-		
D104 F: :10 :		Фоо и	200 54	#04.050.00	#4.070.54
2.2 BMW Financial Services Creditor's Name	Describe the property that secures the clai	n: \$23,0	028.54	\$21,058.00	\$1,970.54
Cieditors Name	2009 BMW X6 90000 miles				
Customer Service Center					
PO Box 3608	As of the date you file, the claim is: Check a	that			
Dublin, OH 43016-0306	apply. Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	An agreement you made (such as mortgage	e or secured			
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's	lien)			

☐ Judgment lien from a lawsuit

lacksquare At least one of the debtors and another

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Debtor 1 Vincent Guy	Case number (if know)
First Name Middle Name L	ast Name
☐ Check if this claim relates to a community debt	ght to offset)
Date debt was incurred 7/2014 Last 4 digits of	account number 1838
Add the dollar value of your entries in Column A on this page. W	rite that number here: \$44,375.08
If this is the last page of your form, add the dollar value totals from Write that number here:	om all pages. \$44,375.08
Part 2: List Others to Be Notified for a Debt That You Al	ready Listed
to collect from you for a debt you owe to someone else, list the cre	nkruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying editor in Part 1, and then list the collection agency here. Similarly, if you have more than one onal creditors here. If you do not have additional persons to be notified for any debts in Part 1,
Name Address	
-NONE-	On which line in Part 1 did you enter the creditor?
	Last 4 digits of account number

			Document	Page	19 of (61			
Fill	in this inforn	nation to identify your	case:						
Del	otor 1	Vincent Guv							
		First Name	Middle Name	Last Nam	е				
	otor 2 ouse if, filing)	First Name	Middle Name	Last Nam	e				
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS					
C_{2}	se number								
	nown)						_	Check if amended	this is an d filing
∩ff	icial Form	106E/E							
			ho Have Unsecured	Claim	s				12/15
ny o Sche D: C he (executory contredule G: Execut reditors Who H	acts or unexpired leases to cory Contracts and Unexpirate ave Claims Secured by Pro	Part 1 for creditors with PRIORITY hat could result in a claim. Also list red Leases (Official Form 106G). Do operty. If more space is needed, cop e no information to report in a Part,	t executor not includ by the Part	y contracts de any cred you need,	on Schedule A/B: Pro itors with partially sec fill it out, number the	perty (Official cured claims the entries in the l	l Form 10 hat are lis boxes on	06A/B) and on sted in Schedule the left. Attach
Par	t 1: List Al	I of Your PRIORITY Un	secured Claims						
1.	Do any credito	rs have priority unsecured	claims against you?						
	☐ No. Go to Pa	art 2.							
	Yes.								
2.	identify what typ possible, list the	oe of claim it is. If a claim has e claims in alphabetical order	. If a creditor has more than one priorit s both priority and nonpriority amounts r according to the creditor's name. If your ar claim, list the other creditors in Part	s, list that coou	aim here an	nd show both priority and	d nonpriority an	mounts. A	s much as
	(For an explana	tion of each type of claim, se	ee the instructions for this form in the i	nstruction	oooklet.)				
						Total claim	Priority amount		Nonpriority amount
2.1		epartment of Revenu	e Last 4 digits of accoun	nt number	8007	Unknown	Unkı	nown	Unknown
	•	editor's Name otcy Section	When was the debt inc	urred?	2015				
	P.O. Box								
	Chicago Number St	reet City State Zlp Code	As of the date you file,	the claim	is: Check a	II that apply			
		I the debt? Check one.	Contingent	the claim	is. Oncon a	л тасару			
	Debtor 1 or	nly	■ Unliquidated						
	Debtor 2 or	nly	<u> </u>						
	Debtor 1 a	nd Debtor 2 only	■ Disputed Type of PRIORITY unse	ocured cla	im:				
	☐ At least on	e of the debtors and another							
	☐ Check if the	nis claim is for a communi	ity debt —	ū					
	Is the claim s	ubject to offset?	Taxes and certain of			•			
	■ No		☐ Claims for death or p	personai inj	ury while yo	u were intoxicated			
	☐ Yes		Other. Specify Ta	xes					
			Ia	AUG					

Entered 01/31/16 22:23:13 Case 16-02985 Doc 1 Filed 01/31/16 Desc Main Document Page 20 of 61 Debtor 1 Vincent Guy Case number (if know) 2.2 Internal Revenue Service Last 4 digits of account number 8007 Unknown Unknown Unknown Priority Creditor's Name Centralized Insolvency Operation When was the debt incurred? 2015 & prior years PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ■ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of PRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Domestic support obligations ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No ☐ Other. Specify ☐ Yes Taxes Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ■ No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4 .000.000

AmericInn Nonpriority Creditor's Name	Last 4 digits of ac	count number			
1300 East Higgins Road	When was the deb	ot incurred?	2015		
Schaumburg, IL 60173 Number Street City State Zlp Code	As of the date you	ı file, the claim i	s: Check all that apply		
Who incurred the debt? Check one.	■ Contingent				
■ Debtor 1 only	Unliquidated				
Debtor 2 only	Disputed				
☐ Debtor 1 and Debtor 2 only	Type of NONPRIO	DITY uncocurac	Loloim		
☐ At least one of the debtors and another	Student loans	KITT UIISECUIEC	i ciaiii.		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations aris	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	Debts to pensio	n or profit-sharin	g plans, and other similar debts		
Yes	Other. Specify	Corporate D	Debt (Lo Voltage, Inc.)		

Last 4 digits of account number Automatic Data Processing, Inc. Nonpriority Creditor's Name One ADP Boulevard When was the debt incurred? 2015 & prior years Roseland, NJ 07068 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Corporate Debt (Lo Voltage, Inc.) ☐ Yes

4.2

\$36,910.76

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Deptor	1 Vincent Guy	Case number (if know)	
4.3	Avant Credit of Illinois LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$6,926.48
	640 North LaSalle Street Suite 535	When was the debt incurred? 2015	_
	Chicago, IL 60654 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Loan	_
4.4	Belmont Acquisitions Corp. Nonpriority Creditor's Name	Last 4 digits of account number	\$7,000.00
	7135 East Camelback Road Suite 230 Scottsdale, AZ 85251	When was the debt incurred? 2015	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	<u> </u>	
	Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Corporate Debt (Lo Voltage, Inc.)	_
4.5	Birch Connect Nonpriority Creditor's Name	Last 4 digits of account number 9227	\$3,222.77
	320 Interstate Parkway, SE Atlanta, GA 30339	When was the debt incurred? 2015	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	Debtor 1 only	■ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	_

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Debio	r 1 Vincent Guy		Case number (if know)	
4.6	Capital One	Last 4 digits of account number	5488	\$682.42
	Nonpriority Creditor's Name P.O. Box 30285	When was the debt incurred?	2015	
	Salt Lake City, UT 84130-0285 Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Periodic Pu	rchases	
4.7	Capital One	Last 4 digits of account number	8928	\$2,064.10
	Nonpriority Creditor's Name P.O. Box 30285	When was the debt incurred?	2015 & prior years	
	Salt Lake City, UT 84130-0285 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	Continuent		
	Debtor 1 only	☐ Contingent ☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Periodic Pu	rchases	
4.8	Capital One	Last 4 digits of account number	2197	\$417.45
	Nonpriority Creditor's Name P.O. Box 30285	When was the debt incurred?	2015	
	Salt Lake City, UT 84130-0285 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Periodic Pu	rchases	

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Debio	Vincent Guy		Case Humber (II know)				
4.9	City of Chicago	Last 4 digits of account number	6249	\$1,679.00			
	Nonpriority Creditor's Name Department of Finance PO Box 88292	When was the debt incurred?	2015 & prior year	-			
	Chicago, IL 60680-1292 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply				
	<u>_</u>	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Parking & T	raffic Fines	-			
4.10	Credit One Bank Nonpriority Creditor's Name	Last 4 digits of account number	2071	\$1,694.56			
	P.O. Box 98873 Las Vegas, NV 89193-8873	When was the debt incurred?	2015	-			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	☐ At least one of the debtors and another	Student loans	a diami.				
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	tration agreement of divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Periodic Pu	rchases	-			
4.11	Charles Dye	Last 4 digits of account number		\$649.30			
	Nonpriority Creditor's Name c/o Illinois Department of Labor 160 North LaSalle Street Suite C-13	When was the debt incurred?	2015	-			
	Chicago, IL 60601-3150						
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	Contingent					
	■ Debtor 1 only	Unliquidated					
	Debtor 2 only	□ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured					
	\square At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes	·	Vage Claim (Lo Voltage, Inc.)				
		Carlot. Opcomy	<u> </u>	-			

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Debto	r 1 Vincent Guy	Case number (if know)	
4.12	Enterprise Fleet Management, Inc. Nonpriority Creditor's Name	Last 4 digits of account number 4039	\$46,318.23
	600 Corporate Park Drive Saint Louis, MO 63105-4204	When was the debt incurred? 2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	■ Unliquidated	
	☐ Debtor 2 only	<u> </u>	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.13	Fora Financial Business Loans, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$93,500.00
	242 West 36th Street 14th Floor New York, NY 10018-7748	When was the debt incurred? 2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	Debtor 1 only		
	☐ Debtor 2 only	■ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.14	William J. Fritts	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Johanna J. Raimond 431 South Dearborn Street	When was the debt incurred? 2012	****
	Suite 1002 Chicago, IL 60605 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	■ Unliquidated	
	☐ Debtor 2 only	■ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Yes		
	□ res	■ Other. Specify Corporate Debt	

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Debto	r1 Vincent Guy	Case number (if know)	
4.15	Frontline Real Estate Nonpriority Creditor's Name	Last 4 digits of account number	Unknown
	707 Skokie Boulevard Northbrook, IL 60062	When was the debt incurred? 2015 & prior years	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	Debtor 1 only	Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Lease (Lo Voltage, Inc.)	
4.16	Intuit, Inc.	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2800 East Commerce Center Place Tucson, AZ 85706	When was the debt incurred? 2015 & prior years	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	Debtor 1 only	■ Unliquidated	
	☐ Debtor 2 only	Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.17	JP Morgan Chase Bank	Last 4 digits of account number 9131	Unknown
	Nonpriority Creditor's Name PO Box 659754	When was the debt incurred? 2015	
	San Antonio, TX 78265-9754	when was the dept incurred: 2013	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	Debtor 1 only	Unliquidated	
	Debtor 2 only	■ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Overdrafts) (Lo Voltage, Inc.)	

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Debtor	1 Vincent Guy	Case number (if know)	
4.18	JP Morgan Chase Bank, N.A. Nonpriority Creditor's Name	Last 4 digits of account number 3301	\$1,718.46
	PO Box 659754	When was the debt incurred? 2015	
	San Antonio, TX 78265-9754 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Bank Overdrafts	
4.19	Kabbage	Last 4 digits of account number	\$4,112.86
	Nonpriority Creditor's Name PO Box 77081	When was the debt incurred? 2015	
	Atlanta, GA 30357 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	■ Debtor 1 only	_	
	Debtor 2 only	■ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.20	Kimball Station Apartments	Last 4 digits of account number	\$1,730.00
	Nonpriority Creditor's Name 4730 North Kimball Avenue	When was the debt incurred? 2015	· · · · · · · · · · · · · · · · · · ·
	Chicago, IL 60625	when was the debt incurred: 2013	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	□ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Lease Default	

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Debtor	1 Vincent Guy	Case number (if know)	
4.21	Lending Club Corporation Nonpriority Creditor's Name 71 Stevenson Street	Last 4 digits of account number When was the debt incurred? 2015	\$64,563.47
	Suite 300 San Francisco, CA 94105 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	■ Unliquidated	
	Debtor 2 only	■ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.22	Philip A. Lord Nonpriority Creditor's Name	Last 4 digits of account number	\$1,160.00
	3504 Crater Cove Fort Wayne, IN 46804	When was the debt incurred? 2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	■ Unliquidated	
	☐ Debtor 2 only	'	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.23	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number0882	\$2,421.04
	P.O. Box 9201 Old Bethpage, NY 11804	When was the debt incurred? 2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other, Specify Periodic Purchases	

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Debtor	1 Vincent Guy	Case number (if know)	
4.24	Microtel Inn & Suites	Last 4 digits of account number	\$71.57
	Nonpriority Creditor's Name 3000 Denmark Avenue Saint Paul, MN 55121	When was the debt incurred? 2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	■ Debtor 1 only	■ Unliquidated	
	☐ Debtor 2 only	'	
	☐ Debtor 1 and Debtor 2 only	■ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Corporate Debt (Lo Voltage, Inc.)	
	Mitsubishi Motors Credit of America,	2220	¢45.040.44
4.25	Inc Nonpriority Creditor's Name	Last 4 digits of account number 3238	\$15,013.44
	P.O. Box 4401	When was the debt incurred? 2014	
	Bridgeton, MO 63044-0401		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	Contingent	
	Debtor 1 only	■ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.26	MyBusinessLoan.com LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$452,775.62
	1901 Camino Vida Roble Suite 120	When was the debt incurred? 2015 & prior year	
	Carlsbad, CA 92008		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	Debtor 1 only	■ Unliquidated	
	Debtor 2 only	■ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	

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Debto	r 1 Vincent Guy	Case number (if know)	
	Ohio Department of Job & Family		
4.27	Services	Last 4 digits of account number 1006	\$184.83
	Nonpriority Creditor's Name		
	PO Box 182404 Columbus, OH 43218-2319	When was the debt incurred? 2015	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	Debtor 1 only		
	Debtor 2 only	■ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	in tes	Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.00	On Main Financial	Lest Adiates of account numbers AFOF	#4 007 07
4.28	OneMain Financial Nonpriority Creditor's Name	Last 4 digits of account number 1585	\$1,027.37
	118 North Oak Park Avenue	When was the debt incurred? 2015	
	Oak Park, IL 60301		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<u></u>	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Periodic Purchases	
4.29	Thomas Rushing	Last 4 digits of account number	\$2,870.00
	Nonpriority Creditor's Name		Ψ=,σ: σ:σσ
	c/o Labor Commissioner, State of CA Division of Labor Standards	When was the debt incurred? 2015	
	Enforcement		
	464 West 4th Street, Room 348 San Bernardino, CA 92401		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	Debtor 1 only		
	☐ Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		Corporate Debt - Wage Claim (Lo Voltage.	
	☐ Yes	Other. Specify Inc.)	

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Debtor	1 Vincent Guy	Case number (if know)	
	Salesforce.com	Last 4 digits of account number 6935	\$21,600.00
	Nonpriority Creditor's Name P.O. Box 842569	When was the debt incurred? 2015	
	Boston, MA 02284-2569 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	■ Contingent	
	Debtor 1 only	■ Unliquidated	
	☐ Debtor 2 only	■ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.31	La Toya Sookfall	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 1730 Birch Place Apt. 204	When was the debt incurred?	
	Schaumburg, IL 60173 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	_	
	Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Corporate Debt (Lo Voltage, Inc.)	
4.32	Springleaf	Last 4 digits of account number 6527	Unknown
	Nonpriority Creditor's Name 6025 West Cermak Road Cicero, IL 60804-2018	When was the debt incurred? 2014	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	lacksquare At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill \square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Loan	

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Debto	r 1 Vincent Guy		Case number (if know)	
4.33	TCA Global Credit Master Fund, LP Nonpriority Creditor's Name 3960 Howard Hughes Parkway	Last 4 digits of account number When was the debt incurred?	2015	\$1,000,000.00
	Suite 500 Las Vegas, NV 89169 Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	<u> </u>	s. Спеск ан ты арру	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	■ Disputed		
	■ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	<u></u>	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	• •	
	Yes	Other. Specify Guaranty o	f Corporate Debt (Lo Voltage, Inc.)	
4.34	Verizon Wireless	Last 4 digits of account number	0001	\$17,910.39
	Nonpriority Creditor's Name PO Box 4002 Acworth, GA 30101	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	Contingent		
	Debtor 1 only	■ Unliquidated		
	Debtor 2 only	<u> </u>		
	☐ Debtor 1 and Debtor 2 only	■ Disputed	d alabas	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	og plans, and other similar debts	
	Yes	Other. Specify Corporate I	• •	
4.35	Wells Fargo Bank, NA Nonpriority Creditor's Name	Last 4 digits of account number	2993	Unknown
	PO Box 6995 Portland, OR 97228-6995	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	Contingent		
	■ Debtor 1 only	Unliquidated		
	☐ Debtor 2 only	Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Corporate I	Debt (Lo Voltage, Inc.)	

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Debtor	1 Vincent Guy		Case number (if know)	
4.36	Wex Fleet Universal Nonpriority Creditor's Name	Last 4 digits of account number	2162	\$27,769.25
	PO Box 6293	When was the debt incurred?	2015	_
-	Carol Stream, IL 60197-6293 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	Ter Chook an anal apply	
	■ Debtor 1 only	_		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	■ Other. Specify Corporate	Debt (Lo Voltage, Inc.)	_
4.37	Richard Wilson	Last 4 digits of account number		\$6,063.84
	Nonpriority Creditor's Name	_		+-,
	700 Autumn Drive Roselle, IL 60172	When was the debt incurred?	2015	-
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	Contingent		
	Debtor 1 only	Unliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify Corporate Inc.)	Debt - Wage Claim (Lo Voltage,	_
Part 3:	List Others to Po Notified About a Deb	at That You Already Listed		
5. Use thi trying more t	List Others to Be Notified About a Dek is page only if you have others to be notified ab to collect from you for a debt you owe to somethan one creditor for any of the debts that you liebts in Parts 1 or 2, do not fill out or submit this	out your bankruptcy, for a debt that your else, list the original creditor in Pasted in Parts 1 or 2, list the additional	arts 1 or 2, then list the collection agency her	e. Similarly, if you have
		On which entry in Part 1 or Part 2 did you	u list the original creditor?	
Altus (PO Bo			Part 1: Creditors with Priority Unsecured Clai	
	x 1369 r, LA 70063		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number		
		On which entry in Part 1 or Part 2 did you		
	Schoeppl ppl & Burke, PA		Part 1: Creditors with Priority Unsecured Clai	
	North Federal Highway	'	Part 2: Creditors with Nonpriority Unsecured	Claims
Boca F	Raton, FL 33431			
		Last 4 digits of account number		
		On which entry in Part 1 or Part 2 did you		
	ruck, Inc. Camino Vida Roble		Part 1: Creditors with Priority Unsecured Clai	
Suite 1			Part 2: Creditors with Nonpriority Unsecured	Claims
	ad, CA 92008			
		Last 4 digits of account number		
		On which entry in Part 1 or Part 2 did you		
	rise Fleet Management, Inc. x 800089		Part 1: Creditors with Priority Unsecured Clai	
	s City, MO 64180-0089		Part 2: Creditors with Nonpriority Unsecured	Claims
		ast 4 digits of account number		

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Debtor 1 Vincent Guy

Desc Main Desc Main Case number (if know)

Debtor 1 Villeent Guy		Case Harriser (II know)		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Illinois Department of Labor	Line 4.37 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
160 North LaSalle Street		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Suite C-1300 Chicago, IL 60601-3150				
Chicago, 12 00001-3130	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Labor Commissioner, State of	Line 4.29 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
California Division of Labor Standards		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Enforcement				
464 West 4th Street				
Room 348				
San Bernardino, CA 92401				
	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
U.S. Equal Employment	Line 4.31 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
Opportunity Commission		■ Part 2: Creditors with Nonpriority Unsecured Claims		
500 West Madison Street Suite 2800				
Chicago, IL 60661				
	Look A digita of account number			

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total cl	aim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	1,830,057.21
	6j.	Total. Add lines 6f through 6i.	6j.	\$	1,830,057.21

		Docume	HE I due 07 OI 01	
Fill in this info	rmation to identify your	case:		
Debtor 1	Vincent Guy			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 American Hertiage Investment LLCc/o Group Fox, Inc.2200 Hassel RoadHoffman Estates, IL	Apartment Lease

		Document	Paαe 35 of 61	
Fill in thi	is information to identify your	case:		
Debtor 1	Vincent Guy			
200101	First Name	Middle Name	Last Name	—
Debtor 2				
(Spouse if, f	filing) First Name	Middle Name	Last Name	
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS	
Case nur	mber			
(if known)				☐ Check if this is an amended filing
Officia	al Form 106H			
	dule H: Your Cod	ebtors		12/15
1. Do 1. Do No Ye 2. W Arizo No Ye 3. In Co in lir Forn	te and case number (if known) by you have any codebtors? (If you be ses ithin the last 8 years, have you bna, California, Idaho, Louisiana, b. Go to line 3. es. Did your spouse, former spout blumn 1, list all of your codebt the 2 again as a codebtor only i	Answer every question. you are filing a joint case, do not lived in a community proper Nevada, New Mexico, Puerto l use, or legal equivalent live with ors. Do not include your spo f that person is a guarantor of	ot list either spouse as a codebtor. In the state or territory? (Community Rico, Texas, Washington, and Wish you at the time? Use as a codebtor if your spouse or cosigner. Make sure you have	the top of any Additional Pages, write property states and territories include consin.) e is filing with you. List the person show listed the creditor on Schedule D (Official dule D, Schedule E/F, or Schedule G to
	Column 4. Vous codobtos		Caluma 2	The anaditon to rub an ruce are the debt
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		The creditor to whom you owe the debt chedules that apply:
	, , , , ,		Oneok dii o	onedates that apply.
3.1	Cory Jones		☐ Schedu	ıle D, line
	748 Ripple Brook Lane		■ Schedu	ıle E/F, line <u>4.33</u>
	Elgin, IL		☐ Schedu	
			TCA Glob	al Credit Master Fund, LP
3.2	Cory Jones			ıle D, line
	748 Ripple Brook Lane Elgin, IL			ıle E/F, line <u>4.26</u>
	Ligin, iL			ıle G
			MyBusine	ssLoan.com LLC
0.0	0.4.3-11-11			
3.3	Sylvia Hollingsworth			ıle D, line <u>2.1</u>
	3550 South Rhoades			ıle E/F, line
	Apt. 806 Chicago, IL			ıle G
	Officago, IL		Ally Finan	cial

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Fill	in this information to identify your c	ase:								
Del	otor 1 Vincent Guy									
	otor 2 use, if filing)									
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
Case number (If known)			-	Chec A	chapter					
0	fficial Form 106l					M	IM / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
sup spo atta	es complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not fili Ir spouse is not filing w	ng jointly, and your ith you, do not inclu	spouse ide infor	is li mati	ving with ion abou	you, incl t your spo	ude inforr ouse. If m	nation abou ore space is	t your needed,
1.	Fill in your employment information.			Debtor 1			Debtor 2 or non-filling spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Employed			☐ Employed				
			☐ Not employed				☐ Not er	nployed		
		Occupation	Manager							
	Include part-time, seasonal, or self-employed work.	Employer's name	Safe Fleet Soluti	ions, LL	C					
	Occupation may include student or homemaker, if it applies.	Employer's address	9375 East Shea Boulevard Suite 100 Scottsdale, AZ 85260							
		How long employed t	here? Since 7	/15						
Par	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to I	report for	r any	line, write	e \$0 in the	space. In	clude your no	n-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	on for all	emp	loyers for	that perso	on on the li	ines below. If	you need
						For Dek	otor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4,	00.00	\$	N/A	
3.	Estimate and list monthly over	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	4.00	00.00	\$	N/A	

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Debto	r 1	Vincent Guy		Case r	number (if known)				
				For	Debtor 1		ebtor	2 or	
	Cop	by line 4 here	4.	\$	4,000.00	\$		N/A	<u>\</u>
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$		N/A	١
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	
	5e.	Insurance	5e.	\$	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$		N/A	
	5g. 5h.	Union dues Other deductions Specific	5g. 5h.+	\$	0.00	ф _—		N/A	
		Other deductions. Specify:	_					N/A	_
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$		N/A	
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,000.00	\$		N/A	<u>\</u>
	List 8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		NI/A	
	8b.	Interest and dividends	8b.	\$—	0.00	\$ 		N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		* \$	0.00	\$		N/A	_
	8d.	Unemployment compensation	8d.	\$	0.00	\$		N/A	_
	8e.	Social Security	8e.	\$	0.00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	_ 8f.	\$	0.00	\$		N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$		N/A	
	8h.	Other monthly income. Specify: Roommate's Contribution	_ 8h.+	\$	600.00 +	\$		N/A	<u>\</u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	600.00	\$		N/	Ά
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$,600.00 + \$		N/A	= \$	4,600.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	· · · · · ·		,,000.00 · • _		11//	_	4,000.00
11.	Stat Included Other	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depen	•	•	•	chedul 11.		0.00
		I the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certallies			•		12.	\$	4,600.00
13.	Do :	you expect an increase or decrease within the year after you file this form	?					Combi month	ined Ily income
		No.							

Official Form 106I Schedule I: Your Income page 2

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Fill in this infor	mation to identify y	our casa:			1		
		oui case.				1.16.41	
Debtor 1	Vincent Guy				Che	ck if this is: An amended filing	
Debtor 2						A supplement show	wing postpetition chapter
(Spouse, if filing)						13 expenses as of	the following date:
United States Ba	ankruptcy Court for the	NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case number (If known)							
Official F	Form 106J				'		
Schedu	le J: Your	Exper	nses				12/1
Be as comple information. I number (if kn	ete and accurate as f more space is ne own). Answer eve	s possible eded, atta ry questio	. If two married people a ach another sheet to this				
	scribe Your House joint case?	hold					
■ No. G	o to line 2. Does Debtor 2 live	in a sepai	rate household?				
] No	и сори	ato nouconora :				
	Yes. Debtor 2 mu	st file Offic	ial Form 106J-2, Expense	s for Separate House	ehold of De	btor 2.	
2. Do you h	ave dependents?	■ No					
Do not lis	t Debtor 1 or 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
Do not st	ate the						□ No
depender	nts names.						Yes
							□ No
							☐ Yes ☐ No
							□ No □ Yes
				-		<u> </u>	□ No
							□ Yes
	expenses include		No			_	2 103
	s of people other t	han ${}_{\square}$	Yes				
yourseit	and your depende	nts? —					
	timate Your Ongoi						
	of a date after the		uptcy filing date unless y y is filed. If this is a supp				
			government assistance				
the value of s (Official Form		d have in	cluded it on Schedule I:	Your Income		Your exp	enses
	al or home owners and any rent for th		ises for your residence. I or lot.	nclude first mortgag	e 4. S	.	1,700.00
If not inc	luded in line 4:						
4a. Re	al estate taxes				4a. S	.	0.00
	perty, homeowner'				4b. §	·	0.00
	me maintenance, re				4c. 9		0.00
	meowner's associa		dominium dues our residence, such as ho	mo oquity looss	4d. 9 5. 9		0.00
Addition	ai illuityaye payill	ciilə IUI Y	our residence, such as no	THE EQUILY IDAMS	ე. ა	Ų	0.00

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Deb	tor 1 Vi	incent C	Buy	Case num	ber (if known)	
6.	Utilities:					
Ο.			heat, natural gas	6a.	\$	150.00
		-	ver, garbage collection	6b.	•	0.00
			e, cell phone, Internet, satellite, and cable services	6c.		400.00
		ther. Spe	•	6d.		
,						0.00
7.			ekeeping supplies	7.		450.00
3.			hildren's education costs	8.	\$	0.00
9.	_		ry, and dry cleaning	9.	·	110.00
		•	roducts and services	10.	\$	35.00
1.	Medical	and der	ntal expenses	11.	\$	0.00
2.			Include gas, maintenance, bus or train fare.	40	•	330.00
			ar payments.	12.	·	
			clubs, recreation, newspapers, magazines, and books	13.		60.00
4.	Charitab	ole conti	ributions and religious donations	14.	\$	0.00
5.	Insuranc	ce.				
			surance deducted from your pay or included in lines 4 or 20.			
	15a. Life	fe insura	nce	15a.		50.00
	15b. He	ealth ins	urance	15b.	\$	0.00
	15c. Ve	ehicle ins	surance	15c.	\$	145.00
	15d. Ot	ther insu	rance. Specify:	15d.	\$	0.00
6.			clude taxes deducted from your pay or included in lines 4 or 20.		-	0.00
			ated Income Taxes	16.	\$	500.00
7.			ease payments:		·	
• •			ents for Vehicle 1	17a.	\$	667.18
			ents for Vehicle 2	17b.		0.00
	17b. Ot		-16	176. 17c.	·	0.00
				17d. 17d.	·	
_	17d. Ot				Ф	0.00
8.			of alimony, maintenance, and support that you did not report as		\$	0.00
0	Otherne	a from y	your pay on line 5, Schedule I, Your Income (Official Form 106I). s you make to support others who do not live with you.	10.	·	0.00
9.	-	ayments	you make to support others who do not live with you.	40	\$	0.00
	Specify:		and the second s	19.	· · - ·	
20.			erty expenses not included in lines 4 or 5 of this form or on Sch			0.00
			on other property	20a.		0.00
	20b. Re			20b.	·	0.00
			nomeowner's, or renter's insurance	20c.		0.00
			ce, repair, and upkeep expenses	20d.	·	0.00
	20e. Ho	omeown	er's association or condominium dues	20e.	\$	0.00
21.	Other: S	Specify:		21.	+\$	0.00
	0-1-1-1					
2.		•	monthly expenses			
			through 21.		\$	4,597.18
		-	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add	line 22a	a and 22b. The result is your monthly expenses.		\$	4,597.18
_						,
23.		•	nonthly net income.		_	
			12 (your combined monthly income) from Schedule I.	23a.		4,600.00
	23b. Co	opy your	monthly expenses from line 22c above.	23b.	-\$	4,597.18
			our monthly expenses from your monthly income.		6	2.02
	Th	ne result	is your monthly net income.	23c.	\$	2.82
	_				_	
24.			an increase or decrease in your expenses within the year after yo			
			u expect to finish paying for your car loan within the year or do you expect your r	nortgage pa	ayment to increa	ase or decrease because of a
	_	on to the t	terms of your mortgage?			
	■ No.					
	Yes.		Explain here:			

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					•
Fill in this infor	mation to identify your	case:			
Debtor 1	Vincent Guy				
	First Name	Middle Name	Las	Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Las	Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	S	
Case number _ (if known)					☐ Check if this is an amended filing
Official Forr Declarat		ın Individual	Debto	or's Schedules	12/15
obtaining money years, or both. 1		n connection with a banl			atement, concealing property, or 000, or imprisonment for up to 20
Did you pa	y or agree to pay some	eone who is NOT an attor	ney to help	you fill out bankruptcy forms?	
■ No					
☐ Yes. N	Name of person			. Attach Bankruptcy Per and Signature (Official F	tition Preparer's Notice, Declaration, Form 119).
	Ity of perjury, I declare e true and correct.	that I have read the sum	ımary and s	chedules filed with this declara	ation and
X /s/ Vind	cent Guy		Х		
Vincen				Signature of Debtor 2	
Date 、	January 18, 2016			Date	

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Debtor 1	111100111 0 0.19	Middle News	LankNama	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if,		Middle Name	Last Name	
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LINOIS	
Case nu (if known)	umber			☐ Check if this is an amended filing
State Be as co	omplete and accurate as possible	. If two married people are tach a separate sheet to this	Ils Filing for Bankruptcy iling together, both are equally respons form. On the top of any additional page	
iuiiibei				
	Give Details About Your Marita	l Status and Where You Liv	ed Before	
Part 1:	Give Details About Your Marita at is your current marital status?	ll Status and Where You Liv	ed Before	
Part 1:		ll Status and Where You Liv	ed Before	
Part 1:	at is your current marital status?	ll Status and Where You Liv	ed Before	
Part 1: . Wha	at is your current marital status?			
Part 1: . What	at is your current marital status? Married Not married	ed anywhere other than whe	re you live now?	
Part 1: U. Who	at is your current marital status? Married Not married ring the last 3 years, have you live	ed anywhere other than whe	re you live now?	Dates Debtor 2 lived there
Part 1: Uh	at is your current marital status? Married Not married ring the last 3 years, have you live No Yes. List all of the places you live btor 1 Prior Address:	d anywhere other than whe d in the last 3 years. Do not in Dates Debtor 1 lived there	re you live now? clude where you live now.	
Part 1:	at is your current marital status? Married Not married ring the last 3 years, have you live No Yes. List all of the places you live btor 1 Prior Address:	Dates Debtor 1 lived there	re you live now? clude where you live now. Debtor 2 Prior Address:	lived there ☐ Same as Debtor 1

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Par	t 2	Exp	lain the Source	s of You	r Income			
4.	Fill in	n the t	otal amount of in	ncome yo	nployment or from operatir u received from all jobs and have income that you receiv	all businesses, including par		ndar years?
		No						
		Yes.	Fill in the details					
					Debtor 1		Debtor 2	
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
			1 of current ye iled for bankrup		☐ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
					☐ Operating a business		☐ Operating a business	
			dar year: December 31, 2	2015)	☐ Wages, commissions, bonuses, tips	\$41,897.07	☐ Wages, commissions, bonuses, tips	
					Operating a business		☐ Operating a business	
			dar year before December 31, 2		■ Wages, commissions, bonuses, tips	\$39,594.10	☐ Wages, commissions, bonuses, tips	
					Operating a business		☐ Operating a business	
	List (No	source and the g Fill in the details		me from each source separa	tely. Do not include income	that you listed in line 4.	
					Debtor 1		Debtor 2	
					Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Par	t 3:	List	Certain Pavme	nts You	Made Before You Filed for	Bankruptcv		
).	Are	No.	Neither Debtor individual prima During the 90 d No. Go Yes List pai not * Subject to act Pebtor 1 or De	r 1 nor D arily for a lays befor to line 7 t below e d that cre i include djustmen	personal, family, or househo re you filed for bankruptcy, di ach creditor to whom you pai editor. Do not include paymen payments to an attorney for t	Immer debts. Consumer debtald purpose." d you pay any creditor a total d a total of \$6,225* or more atts for domestic support oblighis bankruptcy case. s after that for cases filed on timer debts.	in one or more payments and gations, such as child support or after the date of adjustmen	the total amount you and alimony. Also, do
			☐ Yes List	lude pay	ach creditor to whom you pai		d the total amount you paid th port and alimony. Also, do no	

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Case number (# known) Debtor 1 Vincent Guy

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pay	yment for	
7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing ag including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as support and alimony.						ll partner; y managing agent,	
	■ No						
	☐ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment	
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi		ments or transfer a	any property on a	ccount of a de	bt that benefited an	
	No						
	☐ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount	Amount you		his payment	
			paid	still owe	Include credit	tor's name	
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No						
	Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of the	e case	
	TCA Global Credit Master Fund, L.P. v. Lo Voltage, Inc., Cory Jones and Vincent Guy 15-017490	Contract	Circuit Court of Judicial Circuit for Brow FL Fort Lauderdale	ard County,	Pending On appea Conclude		
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		rty repossessed, f	oreclosed, garnis	hed, attached	, seized, or levied?	
	No						
	Yes. Fill in the information below.	Decaribe the Branesty		Data		Value of the	
	Creditor Name and Address	Describe the Property		Date		property	
		Explain what happened					
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.		luding a bank or fi	nancial institution	ı, set off any a	mounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date a taken	action was	Amount	
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or all No Yes		rty in the possess	ion of an assigned	e for the bene	fit of creditors, a	

Del	otor 1	Case 16-02985 Vincent Guy	Doc 1	Filed 01/31/16 Document	Entered 01/31/16 2 Page 44 of 61 Case number		e Main
Pai	rt 5:	List Certain Gifts and Con	tributions				
13.		in 2 years before you filed fo No Yes. Fill in the details for eacl	-	y, did you give any gi	fts with a total value of more	than \$600 per persor	1?
	per Pers	s with a total value of more person son to Whom You Gave the ress:	•	Describe the gift	s	Dates you gave the gifts	Value
14.		in 2 years before you filed fo No Yes. Fill in the details for eacl	·		fts or contributions with a to	al value of more than	n \$600 to any charity
	Gifts	s or contributions to charitie	es that total	Describe what ye	ou contributed	Dates you	Value

Part 6: List Certain Losses

more than \$600

Charity's Name

15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other
	disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your loss

contributed

Value of property lost

Part 7: List Certain Payments or Transfers

Address (Number, Street, City, State and ZIP Code)

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Chicago, IL 60604

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Gregory K. Stern, P.C. 53 West Jackson Boulevard Suite 1442	\$2,500.00	8/10/15	\$2,500.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

П Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment **Address** transferred or transfer was made

Amount of

payment

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Case number (# known) Document Debtor 1 Vincent Guy

	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.						
	Person Who Received Transfer Address		property transferred		ibe any property or ents received or debts n exchange	Date transfer was made	
	Person's relationship to you Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro No Yes. Fill in the details.		ny property to a	self-settle	d trust or similar device	of which you are a	
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made	
Par	8: List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and St	orage Uni	ts	maas	
	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, asso No Yes. Fill in the details.	or other financial accou	nts; certificates	of depos		, , ,	
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	Bank of America	XXXX-0	Checking Checking Savings Money Marke Brokerage Other		5/15	\$0.00	
 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe d cash, or other valuables? ■ No □ Yes. Fill in the details. 				ny safe de	posit box or other depos	sitory for securities,	
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit o	or place other than you	r home within 1	year befo	re you filed for bankrupt	су	
	■ No						
	Yes. Fill in the details.	Who else has or l	and access	Doscriba	the contents	Do you still	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S		Describe	me coments	Do you still have it?	

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Debtor 1 Vincent Guy

Pai	t 9: Identify Property You Hold or Control for S	Someone Else						
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any prop	erty y	ou borrowed from, are storing for	, or hold in trust			
	■ No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value			
Pai	tt 10: Give Details About Environmental Informa	ition						
For	the purpose of Part 10, the following definitions a	apply:						
	Environmental law means any federal, state, or I toxic substances, wastes, or material into the air regulations controlling the cleanup of these sub	r, land, soil, surface water, grοι	_	• •				
	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal	•	al law	, whether you now own, operate, o	or utilize it or used			
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		us wa	aste, hazardous substance, toxic s	substance,			
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wh	nen th	ey occurred.				
24.	Has any governmental unit notified you that you	may be liable or potentially liab	ole un	der or in violation of an environme	ental law?			
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it ZIP Code)							
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice			
26.								
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case			
Pai	t 11: Give Details About Your Business or Conr	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have	any o	f the following connections to any	business?			
	☐ A sole proprietor or self-employed in a tr	rade, profession, or other activi	ty, eit	her full-time or part-time				
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executi	ive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							

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Case number (if known) Debtor 1 Vincent Guy

Business Name	Describe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.		
Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not in			
			siness existed		
Lo Voltage, Inc. 707 Remington Road	Mobile Electronic Installation	EIN:	xx xxx8930		
Suite 2 Schaumburg, IL 60173	Manendra Kothari, CPI Sk Tax Associates, CPAs 1635 Wise Road, #10 Schaumburg, IL	From-To	2011 - 2015		
Safe Fleet Solutions LLC	Electronic Installations	EIN:	xx xxx5426		
9375 East Shea Boulevard Suite 100 Scottsdale, AZ 85260		From-To	11/2014 - present		
Dattebayo LLC PO Box 6874	Online Retail Sales	EIN:	xx xx8088		
Chicago, IL 60680		From-To	11/2011 - 2013		
Vincent Guy	Online Retail Sales	EIN:	xxx xx 8007		
		From-To	2012 & prior		
institutions, creditors, or other parties. ☐ No ☐ Yes. Fill in the details below.	uptcy, did you give a financial statement to	anyone abou	nt your business? Include all financial		
institutions, creditors, or other parties. ☐ No ☐ Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code)	Date Issued	anyone abou	nt your business? Include all financial		
institutions, creditors, or other parties. ☐ No ☐ Yes. Fill in the details below. Name Address		anyone abou	nt your business? Include all financial		
Institutions, creditors, or other parties. ☐ No ☐ Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) TCA Global Credit Master Fund, LP 3960 Howard Hughes Parkway Suite 500	Date Issued	anyone abou	nt your business? Include all financial		
Institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) TCA Global Credit Master Fund, LP 3960 Howard Hughes Parkway Suite 500 Las Vegas, NV 89169 12: Sign Below The read the answers on this Statement of the rue and correct. I understand that making a bankruptcy case can result in fines up S.C. §§ 152, 1341, 1519, and 3571.	Date Issued 1/27/2015 Financial Affairs and any attachments, and a false statement, concealing property, or to \$250,000, or imprisonment for up to 20 y	I declare und	der penalty of perjury that the answers		
Institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) TCA Global Credit Master Fund, LP 3960 Howard Hughes Parkway Suite 500 Las Vegas, NV 89169 12: Sign Below The read the answers on this Statement of the rue and correct. I understand that making a bankruptcy case can result in fines up	Date Issued 1/27/2015 Financial Affairs and any attachments, and a false statement, concealing property, or to \$250,000, or imprisonment for up to 20 y	I declare und	der penalty of perjury that the answers		
Institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) TCA Global Credit Master Fund, LP 3960 Howard Hughes Parkway Suite 500 Las Vegas, NV 89169 12: Sign Below The read the answers on this Statement of the rue and correct. I understand that making a bankruptcy case can result in fines up S.C. §§ 152, 1341, 1519, and 3571. Vincent Guy Tennic I understand that making a bankruptcy case can result in fines up S.C. §§ 152, 1341, 1519, and 3571.	Date Issued 1/27/2015 Financial Affairs and any attachments, and a false statement, concealing property, or to \$250,000, or imprisonment for up to 20 y	I declare und	der penalty of perjury that the answers		
Institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) TCA Global Credit Master Fund, LP 3960 Howard Hughes Parkway Suite 500 Las Vegas, NV 89169 12: Sign Below The read the answers on this Statement of rue and correct. I understand that making a bankruptcy case can result in fines up S.C. §§ 152, 1341, 1519, and 3571. Vincent Guy Cent Gu	Date Issued 1/27/2015 Financial Affairs and any attachments, and a false statement, concealing property, or to \$250,000, or imprisonment for up to 20 y Signature of Debtor 2	I declare und obtaining m rears, or both	der penalty of perjury that the answers oney or property by fraud in connecti		

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Fill in this informa	tion to identify your	case:					
Debtor 1	Vincent Guy						
	First Name	Middle Name		Last Name			
Debtor 2							
(Spouse if, filing)	First Name	Middle Name		Last Name			
United States Bank	ruptcy Court for the:	NORTHERN DIST	TRICT OF ILL	INOIS			
Coop number							
Case number						П	Check if this is an
						_	amended filing
If you are an individ	n 108 of Intentio	pter 7, you must fil			der Chapte	er 7	12/15
You must file this fe	r is earlier, unless th	ithin 30 days after	you file you				meeting of creditors, rs and lessors you list
	ole are filing togethe	in a joint case, bo	oth are equal	ly responsible for s	supplying correct in	nformatio	n. Both debtors must
	d accurate as possib r name and case nun		s needed, att	ach a separate she	et to this form. On	the top o	f any additional pages,
Down 4: Liet Vous	. Cua ditana 18/15 a 11a	. Casumad Claims					
Part 1: List Your	r Creditors Who Have	e Secured Claims					
1. For any creditors	s that you listed in Pa	art 1 of Schedule D	: Creditors \	Nho Have Claims S	ecured by Property	y (Official	Form 106D), fill in the
information below	w. tor and the property t	hat is collatoral	What do v	ou intend to do witl	h the property that	Did	you claim the property
identity the credi	tor and the property t	ilat is collateral	secures a		ii tile property tilat		exempt on Schedule C?
Craditaria DM	N Financial Comica	_	По				
Creditor's BM\ name:	W Financial Service	S		der the property. the property and red	loom it		No
name.				the property and red			Yes
Description of 2	2009 BMW X6 9000	00 miles		mation Agreement.	si iiito a		. 00
property				the property and [exp	olain]:		
securing debt:						_	
David O. Hist Massa		I D					
For any unexpired		ase that you listed					(Official Form 106G), fill
	n unexpired persona						eriod has not yet ended.
					- ".		
Describe your une	xpired personal prop	perty leases				Will the	lease be assumed?
Lessor's name:	American Herti	age Investment LI	LC			□ No	
						Yes	
						_ 103	
Description of lease Property:	ed Apartment Leas	se					

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Deb	otor 1 Vincent Guy	Case number (if known)
Par	t 3: Sign Below	
	er penalty of perjury, I declare that I have indicated perty that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
Х	/s/ Vincent Guy	X
	Vincent Guy	Signature of Debtor 2
	Signature of Debtor 1	
	Date January 18, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-02985 Doc 1 Filed 01/31/16 Entered 01/31/16 22:23:13 Desc Main Document Page 54 of 61

United States Bankruptcy Court Northern District of Illinois

In re	e Vincent Guy		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	MPENSATION OF ATTOR	NEY FOR DE	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy R compensation paid to me within one year before to be rendered on behalf of the debtor(s) in contempts.	the filing of the petition in bankruptcy, of	or agreed to be paid	to me, for services rend	lered or to
	For legal services, I have agreed to accept		\$	2,500.00	
	Prior to the filing of this statement I have red	ceived	\$	2,500.00	
				Unknown**	
** Sta	ated amount is minimum fee - Services rendered to	o be charged in accordance with the Att	orneys' hourly rates	in effect from time to ti	me.
2.	The source of the compensation paid to me was:				
	✓ Debtor				
3.	The source of compensation to be paid to me is:				
	✓ Debtor				
4.	✓ I have not agreed to share the above-disclose	ed compensation with any other person u	inless they are mem	bers and associates of n	ny law firm.
	☐ I have agreed to share the above-disclosed co- copy of the agreement, together with a list of				firm. A
5.	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects	of the bankruptcy c	ase, including:	
	 a. Analysis of the debtor's financial situation, an b. Preparation and filing of any petition, schedul c. Representation of the debtor at the meeting of d. [Other provisions as needed] Negotiating, preparing and filing reamotions and applications as needed 	les, statement of affairs and plan which is fereditors and confirmation hearing, and ffirmation and redemption agreemen	may be required; d any adjourned hea nts with secured c	rings thereof;	lanning,
6.	By agreement with the debtor(s), the above-discle Representation of debtor(s) in any mother adversary proceeding. Service	notion to dismiss for abuse, discharg	gability actions, ob		and any
		CERTIFICATION			
	I certify that the foregoing is a complete statement bankruptcy proceeding.	nt of any agreement or arrangement for p	payment to me for re	epresentation of the deb	tor(s) in
Date	ed: January 18, 2016				
		Gregory K. Stern 6' Gregory K. Stern, F 53 West Jackson B Suite 1442 Chicago, IL 60604	P.C. Boulevard		_
		(312) 427-1558 Fa	ax: (312) 427-1289)	

ATTORNEY - CLIENT AGREEMENT

THIS AGREEMENT, made on August 10, 2015, is hereby entered into between Vincent Guy (the "Client"), 2080 Hassel Road, Apt. 301, Hoffman Estates, Cook County, and Gregory K. Stern, P.C. (the "Attorneys"), 53 West Jackson Boulevard, Suite 1442, Chicago, Illinois.

- 1. The Client has agreed to pay the Attorneys a fee for professional services rendered pursuant to paragraph 2 hereof. The fee shall be based and calculated on the Attorneys' standard hourly rates as in effect from time to time. At present the hourly rates are as follows: \$465.00 for Gregory K. Stern, \$440.00 for Monica C. O'Brien, and \$300.00 for Rachel S. Sandler. The Client agrees to tender a non-refundable advance payment minimum fee of \$2,500.00, which has been tendered and that the Attorneys accept on the conditions herein enumerated and for deposit into their general operating account. In the event that there are balances owing to the Attorneys for professional services in excess of the non-refundable advance payment minimum fee, then the Attorneys shall bill the Client and the Client shall pay said bill within seven (7) days of receipt thereof.
- 2. The fee represents compensation for professional services, which include, but are not limited to: meetings with the Client; analyzing case for filing under Chapter 7 or 13; reviewing assets, liabilities, loan and other documentation, preparation of Petition, Schedules, Statement of Financial Affairs, Chapter 7 Individual Debtor's Statement of Intention, Statement of Social Security Number(s), Notice To Individual Consumer Debtor Under §342(b), Statement of Current Monthly Income and Means Test Calculation, Declaration Regarding Electronic Filing and Certificate of Counseling and miscellaneous documents; negotiating reaffirmation and redemption agreements; drafting/presenting motion(s) to avoid non-purchase money lien, representation at meeting of creditors, in any adversary proceeding, in a motion to dismiss pursuant to §707 for "abuse", in any investigation of assets, liabilities, books and records conducted by the United States Trustee, after entry of the "Discharge Order" in enforcing the discharge against creditor including taxing authorities contesting discharge of tax indebtedness; and, maintenance of the Client's file with regard to the Chapter 7.
- 3. The fee does not include reasonable costs and expenses, which include but are not limited to filing fees, court costs, copying, postage, Westlaw expenses, filing fee of \$335.00, credit counseling certification fee, pre-discharge financial management course fee, credit report fees, which costs, if advanced by the Attorney, shall be reimbursed to the Attorneys by the Client.

4. Any modification of this Agreement is void unless it is in writing and is signed by both parties.

Rev4 \$ 2500, A

Vincent Guy

Gregory K. Stern, P.C.

United States Bankruptcy Court Northern District of Illinois

		Not then District of Hillion	•	
In re	Vincent Guy		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR	MATRIX	
		Number of	of Creditors:	46
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	litors is true and o	correct to the best of my
Date:	January 18, 2016	/s/ Vincent Guy Vincent Guy Signature of Debtor		

Ally Financial PO Box 380903 Bloomington, MN 55438

Altus GTS, Inc. PO Box 1389 Kenner, LA 70063

AmericInn 1300 East Higgins Road Schaumburg, IL 60173

Automatic Data Processing, Inc. One ADP Boulevard Roseland, NJ 07068

Avant Credit of Illinois LLC 640 North LaSalle Street Suite 535 Chicago, IL 60654

Belmont Acquisitions Corp. 7135 East Camelback Road Suite 230 Scottsdale, AZ 85251

Birch Connect 320 Interstate Parkway, SE Atlanta, GA 30339

BMW Financial Services Customer Service Center PO Box 3608 Dublin, OH 43016-0306

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Carl F. Schoeppl Schoeppl & Burke, PA 4561 North Federal Highway Boca Raton, FL 33431 City of Chicago Department of Finance PO Box 88292 Chicago, IL 60680-1292

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193-8873

Dealstruck, Inc. 1901 Camino Vida Roble Suite 120 Carlsbad, CA 92008

Charles Dye c/o Illinois Department of Labor 160 North LaSalle Street Suite C-13--Chicago, IL 60601-3150

Enterprise Fleet Management, Inc. 600 Corporate Park Drive Saint Louis, MO 63105-4204

Enterprise Fleet Management, Inc. PO Box 800089 Kansas City, MO 64180-0089

Fora Financial Business Loans, LLC 242 West 36th Street 14th Floor
New York, NY 10018-7748

William J. Fritts c/o Johanna J. Raimond 431 South Dearborn Street Suite 1002 Chicago, IL 60605

Frontline Real Estate 707 Skokie Boulevard Northbrook, IL 60062

Illinois Department of Labor 160 North LaSalle Street Suite C-1300 Chicago, IL 60601-3150

Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338

Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346

Intuit, Inc.
2800 East Commerce Center Place
Tucson, AZ 85706

JP Morgan Chase Bank PO Box 659754 San Antonio, TX 78265-9754

JP Morgan Chase Bank, N.A. PO Box 659754 San Antonio, TX 78265-9754

Kabbage PO Box 77081 Atlanta, GA 30357

Kimball Station Apartments 4730 North Kimball Avenue Chicago, IL 60625

Labor Commissioner, State of California Division of Labor Standards Enforcement 464 West 4th Street Room 348 San Bernardino, CA 92401

Lending Club Corporation 71 Stevenson Street Suite 300 San Francisco, CA 94105 Philip A. Lord 3504 Crater Cove Fort Wayne, IN 46804

Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804

Microtel Inn & Suites 3000 Denmark Avenue Saint Paul, MN 55121

Mitsubishi Motors Credit of America, Inc P.O. Box 4401 Bridgeton, MO 63044-0401

MyBusinessLoan.com LLC 1901 Camino Vida Roble Suite 120 Carlsbad, CA 92008

Ohio Department of Job & Family Services PO Box 182404 Columbus, OH 43218-2319

OneMain Financial 118 North Oak Park Avenue Oak Park, IL 60301

Thomas Rushing c/o Labor Commissioner, State of CA Division of Labor Standards Enforcement 464 West 4th Street, Room 348 San Bernardino, CA 92401

Salesforce.com
P.O. Box 842569
Boston, MA 02284-2569

La Toya Sookfall 1730 Birch Place Apt. 204 Schaumburg, IL 60173 Springleaf 6025 West Cermak Road Cicero, IL 60804-2018

TCA Global Credit Master Fund, LP 3960 Howard Hughes Parkway Suite 500 Las Vegas, NV 89169

U.S. Equal Employment Opportunity Commission 500 West Madison Street Suite 2800 Chicago, IL 60661

Verizon Wireless PO Box 4002 Acworth, GA 30101

Wells Fargo Bank, NA PO Box 6995 Portland, OR 97228-6995

Wex Fleet Universal PO Box 6293 Carol Stream, IL 60197-6293

Richard Wilson 700 Autumn Drive Roselle, IL 60172